

New Brunswick during the time, and depositors began to call for the amount of their deposits. The last quarterly statement showed that the liabilities of the bank to individual depositors amounted to \$1,068,788.54, but such liabilities are said to have been only about \$800,000 at the time of Hill's death. By half-past twelve on the 6th inst., when the bank suspended, \$250,000 had been withdrawn, and various rumors as to the amount of the deficiency were afloat. Hill was buried on the same day, the directors of the bank attending his obsequies in a body. By that time there was no doubt of his suicide and of large deficiency in the funds of the bank.

Bank examiner Edward H. Shelley began work at the National Bank, on Monday, the 8th September. The statement is made that every depositor will get every dollar of his money. To do this, however, the directors have out of their own private resources put up about \$200,000 to make up the deficiency, which is slightly in excess of that amount. It seems that New Brunswick owes the bank \$68,000, but as the finances of that city are in a bad condition, and the place described in the newspapers as bankrupt, realizing on this amount at an early date, if at all, is a remote possibility. The statement is made, moreover, that the late cashier put his hand into the bank's coffers whenever election came round, and that his father remarked on one occasion: "I don't like to see this mixing of politics and banking. I think it is wrong for my son to be County Clerk and cashier of the bank at the same time." Exact particulars of the condition of the bank will be forthcoming in a few days.

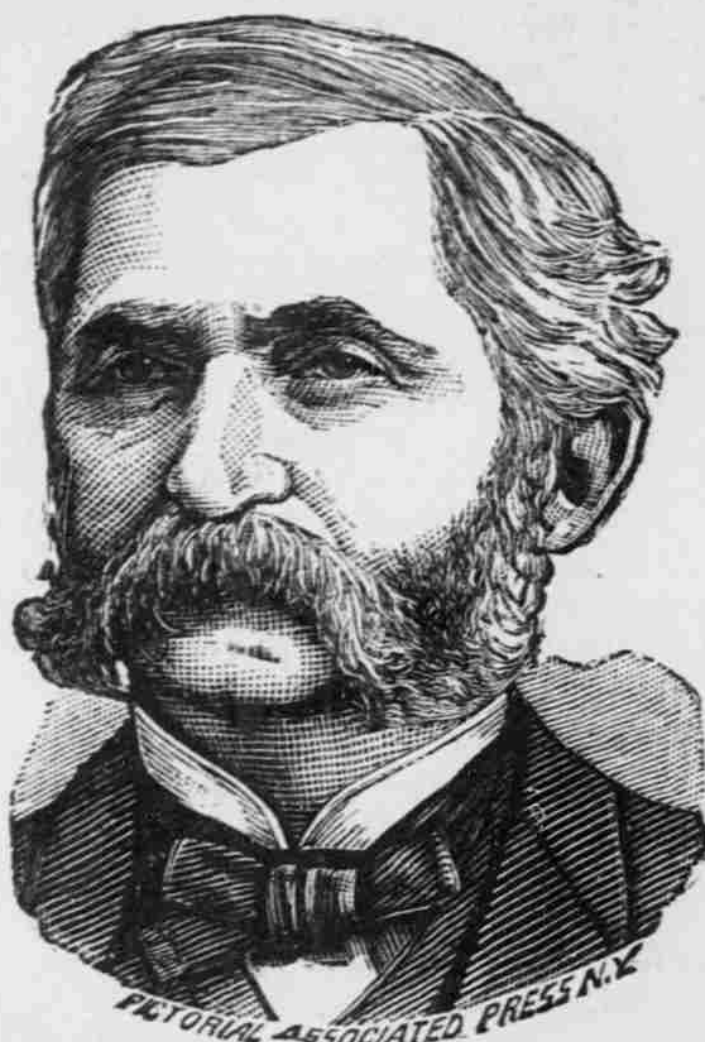
SUICIDE OF PRESIDENT RUNYON.

A few minutes after the arrival of Mr. Shelley at the bank the second suicide by its officials took place, that of Mahlon Runyon, its President. He arrived at the building about eight in the morning, and a few minutes after nine retired to a closet adjoining the directors' room, where he was found dead half an hour after, having bled to death from self-inflicted cuts in his throat and arms. After the body was removed from the building a sheet of bank letter paper was found in the pocket of the coat he had carried to the closet on his arm. Written upon it in a trembling hand was this farewell message:

"National Bank of New Jersey, New Brunswick, September 8, 1884. To all concerned: I have never taken one dollar from the bank, except the overdraft without giving a good endorsement at the time, as security for the full amount of loan at that time.

M. RUNYON."

It is understood that the "overdraft" referred to in the letter was of a twenty-five thousand dollar note which the writer and Cashier Hill jointly made to the bank, but with which no collateral was deposited. The proceeds of the note were presumably used to carry on their stock speculations. One of the directors of the bank has stated that with the exception of this twenty-five thousand dollar note, all the accounts of President Runyon with the bank were correct. It is known without question that he began to speculate on his own account with his own money as far back as 1874. He began to lose after President Garfield's death. He told intimate friends that every stock he touched since then went down with a rush. One of his notes shows on its face that he withdrew \$20,000 in a lump to buy stock. When he took the money out he gave his note, and afterward put the stock he bought in the bank as collateral for the loan. He took more money the same way to buy more stock to make good the deficiency whenever the stock he began to depreciate. Meantime, through all this, the bank stock was at a premium of 206. He bought up all he could get. The day before Hill's suicide he owned 234 of these big premium shares. On the morning of the 4th, after the cashier's death became known, he couldn't dispose of them for any sum whatever. The verdict of the jury at the inquest on the body was as follows: "We find that Mahlon Runyon, on Sept. 8, in the National Bank of New Jersey, in the city and State aforesaid, did voluntarily, feloniously, and of his own malice aforethought, kill and murder himself."



MAHLON RUNYON.

President Runyon traced his ancestry back to the French refugees who fled from in 1865 after the revocation of the Edict of Nantes. He was born in 1824, and was the son of Abel S. Runyon, a prominent resident of Piscataway county. When sixteen years of age, he went to New Brunswick, and was a clerk in the store of his uncle, Clarkson Runyon. In 1843 he went into business himself as a grain merchant. He was elected a director of the bank in 1867, and succeeded James Dayton as President in 1875. He married in 1848, Susan, the daughter of Judge Peter P. Runyon. Four children were born to the couple—Charles H., a lawyer; Mrs. F. R. Stout, Mrs. Dr. Samuel Long, and Miss Lillie A. Runyon. He was buried on the 10th inst., in the yard of the Baptist Church of which he was a member. The funeral was attended by the Directors of the bank, who met before it took place and passed resolutions declaring their utmost confidence in Mr. Runyon's rectitude of purpose while President of the bank, and expressing their entire belief that he was in no way connected with the practices of Cashier Hill, which brought the bank so near ruin. The Coroner also reconvened his jury and caused the verdict originally agreed upon to be so modified as to state that, in the opinion of the jury, Mr. Runyon committed suicide "while laboring under temporary aberration of mind, caused by the severe mental strain to which he had been subjected for the few days previous to the date of committing the act."

A CHARGE TO THE GRAND JURY.

Judge E. W. Scudder opened the September term of the Middlesex county court in New Brunswick on the day in which the late President Runyon was buried. In his charge to the Grand Jury he spoke of the recent suicides and ensuing developments. He said, among other things: "Court and juries may do much at a time like this to restore confidence by a just and, if needs be, a severe enforcement of the law against all evil doers. Let punishment for vice and fraud in all conditions in life be certain and inexorable. While we may feel in common with others the greatest amount of sympathy for the innocent and suffering victims of the crimes of the guilty, let us not swerve from the strict line of duty in meteing out a just penalty to every offender against the laws enacted for the public protection. In the particular case which is exciting so much public attention, we can at present do nothing. Those who are supposed to be the most guilty are beyond our reach, having been removed by death, and the whole subject of the control of the National Bank belongs primarily to another, and in the present condition of affairs I shall not charge you specially on this subject. Let us do what we can to protect the public from further wrong and losses."

A Paris paper tells of a new science, Pilographic—the art of discriminating character by the beard. Close-growing hair indicates a vigorous temperament and a decided temper; coarse hair, obstinacy; fine hair, refinement and erratic tendencies; curly beards appertain to brilliant and sprightly, but superficial persons; harsh, to amiable but cold natures. The character of a man is variously indicated according as he wears his hair, beard, moustache, etc.

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